

IN RE:  
ELAINA MARIE STUMPO

Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-10268 JAD

Chapter 13

Document No.: 70

FILED  
10/18/22 12:28 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

ORDER OF COURT

AND NOW, this 18th day of October, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



U.S. BANKRUPTCY JUDGE

dak

In re:  
Elaina Marie Stumpo  
Debtor

Case No. 19-10268-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 4

Date Rcvd: Oct 18, 2022

Form ID: pdf900

Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2022:

Recip ID	Recipient Name and Address
db	+ Elaina Marie Stumpo, 1844 East 33rd Street, Erie, PA 16510-2660
15015778	+ ACL, 1526 Peach Street, Erie, PA 16501-2110
15015783	+ Boyfriend, 1844 East 33rd Street, Erie, PA 16510-2660
15015785	+ Childrens Community Pediatrics of Erie, 3580 Peach Street, Erie, PA 16508-2776
15015789	+ Edinboro University, c/o Edinboro University Student Account, 210 Glasgow Rd., Edinboro, PA 16444-0001
15015810	+ Edinboro University, 219 Meadville, Edinboro, PA 16444-0001
15035510	+ Nelnet on behalf of ASA, American Student Assistance, PO Box 16129, St. Paul MN 55116-0129
15015795	+ Penelec, C/O FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511, Holmdel, NJ 07733-1976
15015816	Penelec, PO Box 3687, Akron, OH 44309-3687
15015818	+ Widget Federal Credi, 2154 E Lake Rd, Erie, PA 16511-1140

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Oct 18 2022 23:44:00	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 18 2022 23:55:13	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
15015780	Email/Text: ebn@americollect.com	Oct 18 2022 23:45:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
15015782	+ Email/Text: g20956@att.com	Oct 18 2022 23:45:00	AT& T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
15015779	+ Email/Text: bncnotifications@pheaa.org	Oct 18 2022 23:44:00	Aes/pheaafrn, Pob 61047, Harrisburg, PA 17106-1047
15015781	^ MEBN	Oct 18 2022 23:43:05	Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201, Lancaster, PA 17601-4890
15052879	Email/PDF: bncnotices@becket-lee.com	Oct 18 2022 23:55:35	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15015786	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 18 2022 23:44:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15015787	+ Email/Text: dylan.succa@commercialacceptance.net	Oct 18 2022 23:44:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15015788	+ Email/PDF: pa_dc_ed@navient.com	Oct 18 2022 23:55:18	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes-Barre, PA 18773-9635
15072211	Email/Text: ECMCBKNotices@ecmc.org	Oct 18 2022 23:44:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408

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Page 2 of 4

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15056198	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 18 2022 23:45:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15015784	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 18 2022 23:55:32	Chase Mortgage, Attn: Bankruptcy Dept, Po Box 24696, Columbus, OH 43224
15056523	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 18 2022 23:55:07	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
15015790	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 18 2022 23:45:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15015791	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 18 2022 23:44:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15017797	Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2022 23:55:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15015792	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2022 23:55:36	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15091179	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Oct 18 2022 23:55:32	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15059922	Email/PDF: pa_dc_ed@navient.com	Oct 18 2022 23:55:09	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15015793	+ Email/Text: electronicbkydocs@nelnet.net	Oct 18 2022 23:45:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15015794	+ Email/PDF: cbp@onemainfinancial.com	Oct 18 2022 23:55:03	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
15049269	+ Email/PDF: cbp@onemainfinancial.com	Oct 18 2022 23:55:30	Onemain, PO Box 3251, Evansville, IN 47731-3251
15033364	+ Email/Text: bncnotifications@phea.org	Oct 18 2022 23:44:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15091185	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 18 2022 23:55:35	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15054879	Email/Text: bnc-quantum@quantum3group.com	Oct 18 2022 23:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15029509	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Oct 18 2022 23:55:32	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
15058892	^ MEBN	Oct 18 2022 23:43:48	UPMC Physician Services, PO Box 1123, Minneapolis MN 55440-1123
15015796	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Oct 18 2022 23:44:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15054035	Email/PDF: ebn_ais@aisinfo.com	Oct 18 2022 23:55:11	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15015797	+ Email/Text: collections@widgetfinancial.com	Oct 18 2022 23:45:00	Widget Federal Credit Union, 2154 E. Lake Rd., Erie, PA 16511-1140
15015798	+ Email/Text: ebn@wfcorp.com	Oct 18 2022 23:45:00	William Fudge, Po Box 11590, Rock Hill, SC 29731-1590

TOTAL: 32

**BYPASSED RECIPIENTS**

District/off: 0315-1

User: auto

Page 3 of 4

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		MidFirst Bank
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
15015799	*+	ACL, 1526 Peach Street, Erie, PA 16501-2110
15015801	*P++	AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080, address filed with court:, Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
15015803	*+	AT& T Mobility, PO Box 6416, Carol Stream, IL 60197-6416
15015800	*+	Aes/pheaafn, Pob 61047, Harrisburg, PA 17106-1047
15015802	*+	Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201, Lancaster, PA 17601-4890
15015804	*+	Boyfriend, 1844 East 33rd Street, Erie, PA 16510-2660
15015806	*+	Childrens Community Pediatrics of Erie, 3580 Peach Street, Erie, PA 16508-2776
15015807	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15015808	*+	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15015809	*+	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes-Barre, PA 18773-9635
15172220	*	Educational Credit Management Corporation, PO BOX 16408, St. Paul, MN 55116-0408
15015805	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Mortgage, Attn: Bankruptcy Dept, Po Box 24696, Columbus, OH 43224
15015811	*	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15015812	*+	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15015813	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15015814	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15015815	*+	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
15015817	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15015819	*+	William Fudge, Po Box 11590, Rock Hill, SC 29731-1590

TOTAL: 2 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Elaina Marie Stumpo rebeka@seelingerlaw.com
Richard J. Bedford	on behalf of Debtor Elaina Marie Stumpo richard@seelingerlaw.com rjb8181@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	

District/off: 0315-1

User: auto

Page 4 of 4

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on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pawb@fedphe.com

TOTAL: 6